

PayPal Credit Guide

PayPal Credit Pty Ltd

GPO Box 351
Sydney NSW 2001
1800 073 263 (within Australia)
or +61 2 8223 9500

Table of Contents

1. Purpose.....	2
2. PayPal Credit obligations	2
3. Assessment	2
4. Obtain a copy of the assessment.....	2
5. Internal dispute resolution procedure.....	3
6. AFCA.....	3

1. Purpose

This Credit Guide gives you important information about the products that PayPal Credit Pty Ltd (**PayPal** or **us** or **we**) may provide to you which are regulated by the National Credit Code (**PayPal Consumer Credit Products**).

2. PayPal obligations

PayPal, as a credit provider, will not enter a credit contract with you, or increase the credit limit of a credit contract with you, if we assess that the credit contract in relation to a PayPal Consumer Credit Product is unsuitable for you.

3. Assessment

We will assess the credit contract as unsuitable for you if, at the time it is entered or the credit limit is increased, certain factors apply, including:

(a) it is likely that you will be unable to comply with your financial obligations under the contract, or could only comply with substantial hardship; or

(b) the contract does not meet your requirements or objectives.

To make this assessment we will consider information that is about your financial situation, requirements or objectives, that, at the time the contract is entered, or the credit limit is increased, we have reason to believe was true, including after making reasonable inquiries.

4. Obtain a copy of the assessment

You may request a copy of the assessment from us (at no cost to you) if we proceed to provide you with the credit contract or credit limit increase.

You can request a copy of the assessment before entering into the credit contract or obtaining the credit limit increase, or at any time up to 7 years after you enter into the credit contract or your credit limit is increased. If your request is made within two years, we will provide you with the assessment within seven business days of your request, otherwise we will provide it to you within 21 business days of your request.

To request a copy of the assessment please call us on 1800 073 263 (within Australia) or +61 2 8223 9500.

Please note that we are not required to provide you with a copy of the assessment where the credit contract or credit limit increase does not proceed.

5. Internal dispute resolution procedure

If you have a dispute about a seller or a buyer, you should file a dispute through the [Resolution Centre](#) by logging in to your PayPal account.

If you have a dispute about your credit contract with us, a complaint about our services or believe your PayPal account may be subject to an unauthorised transaction, account takeover or other type of fraudulent activity, you should contact us immediately. You can report complaints about our services for free by:

Email: auexecutiveescalations@paypal.com

Phone: 1800 073 263 (within Australia) or +61 2 8223 9500
Support Hours are available on our [Contact Us](#) page.

Mail: Customer Advocacy Manager
PayPal Australia
GPO Box 351
Sydney NSW 2001

6. AFCA

We are a member of the Australian Financial Complaints Authority (AFCA), an independent external dispute resolution scheme covering applicable Australian customers. For more information on AFCA, please visit www.afca.org.au. If you are not satisfied with our resolution or the handling of your complaint you may wish to contact AFCA by:

Phone: 1800 931 678 (free call within Australia)

Website www.afca.org.au

Email info@afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001
